

February 12, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 1004

Attn: Honorable Robert D. Drain

Ref:

Delphi Corp Case #05-44481 filed October 8, 2005
Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705

Upon receiving notice of the pending motion to terminate retirement Health Care Benefits for current and future Delphi Retirees, I asked other former retirees for assistance in making sure that I had the proper form and that I sent it to the proper people. One of the comments that I received back was that this would be a fruitless endeavor, that it was already a done deal and from the information that I received in the mail from Delphi as to what my cost would be and that Health Care information kits are already being made up to be sent out, Delphi seems to think so too. I sincerely hope that this is not the case. However, I feel it would be negligent on my part, if I didn't at least send my thoughts. I hope you realize that for every letter of objection that you receive there are several thousands who won't send there objections, because they feel helpless going up against Delphi's high priced lawyers.

Forty two years ago when I hired into General Motors it was implied that if I stayed and worked for them, that after 37 years, I could retire with a comfortable Pension and with Heath Care Coverage for the rest of my life, and that I could follow the American Dream of having the money and leisure time to do the things that I had put off during my working years. Over the years, General Motors and Delphi asked me to make sacrifices for the good of the Corporation. Now that I have reached retirement, they want to take away those inferred promises. Even during this Bankruptcy proceedings, I was told that Delphi would end the Heath Care secondary benefits once I reached age 65, but instead would set up a one time \$20,000 Health Care Account, in lieu of their implied life time Health Care Benefits. Now Delphi wants to take it all away.

When I was asked and encouraged to take early retirement in order to give the corporation more flexibility and cash flow to ensure profitability going forward, I considered my current financial situation and decided that I could live comfortably, but not in extravagance, with what I was to be given. One of the considerations that I took into account was the fact that I wouldn't have to pay for all of my Health Care insurance costs. Now Delphi wants to take those benefits away. Meanwhile the corporate CEO and other Executives that General Motors put in charge after the Delphi spin off and who through the use of bad business practices and management decisions led Delphi to financial ruins were able to fill their own pockets with bonuses, stock options and Golden Parachute buyouts and are living a far more luxurious lifestyle then I.

Over the years that I worked for Delphi and General Motors, we were encouraged not to join a union, and told that we were part of management and as such when we retired we would be able to reap the rewards for our services. I understand the corporation's position and the need to emerge from bankruptcy, but feel that it doesn't and shouldn't be at the expense of those of us that dedicated 30 to 40 years of our lives trying to make Delphi and General Motors successful. I notice that it's only the salaried retirees and future retirees that are being asked to do this. I assume that Delphi knows the Unions have their own lawyers to stand up and fight their battles, while salaries retirees do not have the organization to fight this motion.

I feel it's irresponsible of Delphi to ask for this motion and would hope that your honor will set aside this motion. I feel that this would set a bad precedence and lead to other corporations who are struggling with the current financial climate and wish to unburden themselves of unwanted legacy expenses, which they so willingly implied during the financial boom years. We all should be able to thrive or we all should go down together, not just a select few. Don't let Delphi Corp and other likeminded Corporations destroy the American Dream.

Please reject this motion.

Thank you for your time.

Sincerely;

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